10. Provided, however, that, if the creditors of any estate shall of themselves produce a schedule of the original sums lent by them severally, signed by the debtor, and both parties shall consent to the said schedule in presence of the Manager, it shall be competent to the said Manager to accept such schedule without further investigation, and to make it the basis of the settlement.

11. In estimating the amount of cash composition to be paid for admitted claims, the following points should be considered :

(*a*) The income of the debtor, the amount of the debt, and the probability that the creditor would have been able to recover his debt if this Act had not been passed.

(*b*) The nature of his particular debt.

(*c*) The period for which the debt had been outstanding.

(*d*) The interest hitherto enjoyed by the creditor, the rate of interest originally fixed, and the proportion between the amounts due as principal and interest, respectively, at the present time.

12. When the condition of an estate shall be found sufficiently prosperous, it shall be competent to the Commissioner in Sind to make such further awards beyond what is permitted by the previous rules as the circumstances shall seem to warrant.

APPENDIX A.

Notice under Section 12 of XX of 1896.

No. *Station and date.*

WHEREAS the management of the undermentioned estate belonging to (*name and father's name*) has, by order of the Commissioner in Sind, dated , been vested in me as the Manager appointed under Act XX of 1896 :

I hereby give notice and require, under Section 12 of the said Act, that all persons having claims against the said , or against the said property under my management, shall notify the same in writing to me within six months from the date of the publication of this Notice.

Every claimant is hereby required to present full particulars of his claim, and to produce at the same time, or to cause to be produced, every document or book containing any entry regarding his claim, on which he may found such claim or on which he may rely in support thereof.

Description of property, situation and boundaries.

Manager.